



Ditech Financial LLC
P.O. Box 6172
Rapid City, SD 57709-6172
Phone: (800) 643-0202
Fax: (866) 870-9919
ditech.com

December 9, 2015

MOLLEUR LAW OFFICE
C/O ANDREA BOPP STARK
95 MAIN ST
AUBURN ME 04210

RE: Ditech Financial LLC ("Ditech")
Account Number: [REDACTED]
Customer: Mark Bowen

Dear Andrea Bopp Stark:

This letter is in response to your correspondence received by Ditech regarding the above-referenced account number.

The Real Estate Settlement Procedures Act ("RESPA") permits account servicers to designate a unique mailing address for receipt of a "qualified written request." This is to ensure that the servicer receives the request timely in order to respond within the statutory time frame. Enclosed is a copy of the Notice of Assignment, Sale, or Transfer of Servicing Rights sent to you. According to the second page of the notice, qualified written requests are to be sent to Ditech Financial LLC, P.O. Box 6176, Rapid City, SD 57709-6176. As such, your correspondence mailed to Ditech Financial LLC, P.O. Box 6172, Rapid City, SD 57709, is not considered qualified and does not trigger RESPA. Regardless, Ditech responds accordingly.

Payments are applied to the account utilizing unapplied funds. This means that only a full payment can be applied to the account. However, please be aware that if the funds are not sufficient to pay the amount billed, they will remain in unapplied funds until another payment is received.

Enclosed, for your convenience, is a copy of our previous response. Please refer to the second page of the response regarding the advances on the account. This chart shows all the advances that had been applied to the account before the modification took place. Once the modification was completed, these advances were waived. In the final column labeled "Current Balance," they are all reflected as a zero balance owed. Please note the only amount currently owed, as a corporate advance, is the forbearance amount of \$65,309.66, per the modification.

We apologize for any inconvenience this matter has caused. Please be advised, we have removed the fees that were inadvertently charged towards your client's account. The amount of \$142.80 that was paid towards these advances is in the process of being credited back to the account.

On December 1, 2015, we received a payment of \$966.37 and are in the process of applying \$930.67 of these funds towards the December 1, 2015 due date. Please note the remaining amount of \$35.70 will be

applied towards the current unapplied funds balance of \$107.10, so the full amount of \$142.80 received for the advances will be available. We apologize again for any inconvenience this has caused.

Please be advised, you will receive additional correspondence once the maintenance has been completed and the account fully updated. As of the date of this correspondence, the next payment of \$930.67 is scheduled to be debited from your client's financial institution on January 4, 2016 for the January 1, 2015 due date.

If you have any further questions or concerns, please contact Ditech at (800) 643-0202, Monday - Friday, 7:00 a.m. to 8:00 p.m. CT, and Saturday 7:00 a.m. to 1:00 p.m. CT.

Sincerely,

Ditech
Customer Service

/kg/37122

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

relationships that work
green tree

PO Box 6172
 Rapid City, SD 57709-6172

Tel 1-855-675-1030
 GTServicing.com

+ 0432357 000030687 096TR8 0055272 W

NANCY E BOWEN
 17 ORCHARD LN
 MINOT ME 04258-4263

June 10, 2013



Bank of America N.A. ("Bank of America") Account Number: [REDACTED]
 Green Tree Servicing LLC ("Green Tree") New Account Number: [REDACTED]

Dear Nancy E Bowen:

Welcome to Green Tree. The servicing of your mortgage loan – that is, the right to collect loan payments from you – is being transferred from Bank of America to Green Tree effective June 1, 2013. The servicing transfer does not affect any terms or condition of your current mortgage loan, other than the terms directly related to the servicing of your loan. You can mail your payments directly to Green Tree at the following address: **Green Tree Servicing LLC, PO Box 7169, Pasadena, CA 91109-7169.**

Green Tree will begin posting payments to your account on or about June 10, 2013. If your payment was received by Green Tree or Bank of America prior to the posting date, we will apply your payment as of the day that it was received and no late fee will be assessed to your account.*

You should be receiving your first statement from Green Tree by mail the week of June 17, 2013. If you have any questions about the transfer of your mortgage loan servicing to Green Tree, we encourage you to visit:

www.gtservicing.com/welcome

There you can register to securely access your account online, make a payment, establish a recurring electronic mortgage loan payment and obtain answers to frequently asked questions.

We are pleased to have you as a new customer. The following pages include more detailed information about our services, including details about payoff requests, and insurance loss payee information. Please keep this documentation for future reference. Should you ever need additional account information, please visit our website at GTServicing.com, or contact customer service toll-free at 1-855-675-1030, or write to Green Tree Customer Service, PO Box 6172, Rapid City, SD 57709-6172.

At Green Tree, we build relationships that work and we look forward to providing you with quality service for years to come.

Respectfully,

Green Tree

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* Please note: If you had an automatic payment(s) set up through Bank of America, your transaction was cancelled as part of the transfer of servicing to Green Tree. You can easily make an electronic payment or reestablish a recurring automatic loan payment on our website: GTServicing.com.

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INITIAL PAYMENT COUPON

-Please make checks payable to Green Tree-
 ACCOUNT NUMBER [REDACTED]

This payment coupon is furnished to the borrower and co-borrower as a convenience. Only one coupon should be used.

TOTAL DUE **\$1,199.04**

TOTAL ENCLOSED \$

Enter total amount of payment enclosed

Nancy E Bowen
 17 Orchard Ln
 Minot ME 04258-4263

GREEN TREE SERVICING LLC
 PO BOX 7169
 PASADENA, CA 91109-7169



NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from Bank of America N.A. ("Bank of America") to Green Tree Servicing LLC ("Green Tree") effective June 1, 2013.

The assignment, sale, or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than the terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your present servicer is Bank of America. If you have any questions relating to the transfer of servicing from your present servicer, call Customer Service toll-free at 1-800-669-6607 between 7:00 a.m. and 7:00 p.m., Monday through Friday, all US time zones.

Your new servicer will be Green Tree. The business address for your new servicer is: PO Box 6172, Rapid City, SD 57709-6172. To ensure timely posting of your payments, please send payments to the address indicated below.

If you have any questions relating to the transfer of servicing to your new servicer, call Customer Service toll free at 1-855-675-1030 between 7:00 a.m. and 8:00 p.m. CST, Monday through Friday or between 7:00 a.m. and 1:00 p.m. CST, on Saturday.

The date that your present servicer will stop accepting payments from you is May 31, 2013. The date that your new servicer will start accepting payments from you is June 1, 2013. **SEND ALL PAYMENTS DUE ON OR AFTER JUNE 1, 2013 TO YOUR NEW SERVICER:**

Green Tree Servicing LLC
PO Box 7169
Pasadena, CA 91109 - 7169

The transfer of servicing will affect the terms of or the continued availability of any optional insurance (i.e., mortgage life, disability insurance etc.) or optional products that you may have on the loan. You will need to contact the company providing the insurance or other product directly for continued coverage or enrollment.

NOTICE ABOUT YOUR RIGHTS

You should be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act ("RESPA") (12 U.S.C. §2605):

During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your present servicer before its due date may not be treated by your new servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. §2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan to your new servicer, it must be sent to this address: Green Tree, PO Box 6176, Rapid City, SD 57709-6176.

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

As your future servicer, we at Green Tree look forward to serving you.

Defaulted Account Notice: If your account was in default at the time servicing rights were transferred to Green Tree, please note that this is an attempt to collect a debt and any information obtained may be used for that purpose.

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.



Additional Important Information**Payment Processing:**

You will be receiving your monthly statement from Green Tree within the next twenty-five days. If your payment is due prior to receiving a statement please send your payment to the address below with your new Green Tree account number noted on the memo line. After receiving your first Green Tree statement, please destroy any Bank of America payment coupons and begin using the coupon attached to the bottom of the monthly statement. Please be sure to include your new Green Tree account number and send any future payments made after May 31, 2013 to the following address:

Green Tree Servicing LLC
PO Box 7169
Pasadena, CA 91109 - 7169

Your loan file will be transferred from Bank of America with the following information relating to your payments and escrow account:

Monthly Payment Information:	
Principal Payment Amount:	\$122.32
Interest Payment Amount:	\$748.29
Escrow Payment Amount:	\$328.43
<hr/>	
Monthly Payment Amount 1:	\$1,199.04
<hr/>	
Payment Due:	08/01/2012
Current Loan Information:	
Current Interest Rate:	5.00000%
Principal Balance:	\$179,589.54
Escrow Balance:	\$3,763.20-

Interest Calculation method is Scheduled Interest Calculation. Please refer to your billing statement for any future possible changes to this payment amount.

AUTO PAY & BILL PAYMENT SERVICES

Automatic Payments Deductions: If your prior servicer had permission to draw your payment from your bank account, that service will not transfer to Green Tree. You can set up a new automatic payment plan with Green Tree by visiting gt servicing.com or by contacting customer service with your request.

Bill Payment Services : If your payments currently are made through a military allotment process, or a third-party bill payment service (including online banking services), please inform your vendor or financial institution of the following:

- The above-referenced Green Tree account number.
- Change of payee to Green Tree Servicing LLC.
- The new payment mailing address is:

Green Tree Servicing LLC
PO Box 7169
Pasadena, CA 91109 - 7169

If you currently have future dated Pay By Phone payment(s) set up with Bank of America, these transactions were canceled upon transfer of servicing to Green Tree. If you would like to set up future Pay by Phone payments with Green Tree, please contact our Customer Service Department at 1-855-675-1030.

Loan Modifications : If you are currently in an active trial modification or have a modification review underway, this information will be forwarded to Green Tree so they can continue the process with you. Please call 1-800-643-0202 if you have questions about your modification.

Payoffs

Payoff checks sent via regular mail, or via United States Postal Service overnight delivery, sent after May 31, 2013, should be sent to the following address:

Green Tree Servicing LLC
Dept CH 9052
Palatine, IL 60055 - 9052

Payoff checks sent via UPS/FedEx/Airborne Priority Mail, sent after May 31, 2013, should be sent to the following address:

Green Tree Servicing LLC
Attn: Payoff 9052
5505 N Cumberland Ave. Suite 307
Chicago, IL 60656

Insurance Loss Payee Information

The mortgagee clause of your homeowners insurance policy, and if applicable your flood insurance policy, needs to be updated to reflect Green Tree Servicing LLC as a loss payee. Please have your insurance agent update your policy with the information listed below. If your loan or line of credit is in a second lien position, in addition to the mortgagee clause below, your policy should also still have a separate mortgagee clause for the lender in the first lien position. Proof of insurance can be faxed to 1-866-263-8962 or mailed to Green Tree Servicing LLC at the following address:

Green Tree Servicing LLC
Its affiliates and/or assigns
PO Box 979282
Miami FL 33197-9282

Customer Service:

Any questions, complaints or inquiries you have regarding your loan may always be directed in writing to our Customer Service Department at the below-referenced address or by calling the toll-free phone number at 1-855-675-1030, between 7:00 a.m. and 8:00 p.m. CST, Monday through Friday and between 7:00 a.m. and 1:00 p.m. CST, on Saturday. You can also access our website at GTServicing.com 24 hours a day. The website allows convenient, secure access to your basic account information, and allows you to make payments on your account, obtain payoff quotes and insurance information. The website will be available to you shortly after the servicing transfer day. You may also contact Green Tree by writing to us at the following address:

Green Tree Servicing LLC
PO Box 6172
Rapid City, SD 57709-6172

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Fair and Accurate Credit Transactions Act Notice - We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.



green tree

Green Tree Servicing LLC
PO Box 6172
Mailstop R299
Rapid City, SD 57709-6172
1-855-858-3873
Fax 1-855-895-4481

August 20, 2015

HAMPDisputes@GreenTreeCreditSolutions.com

MOLLEUR LAW OFFICE
95 MAIN ST
AUBURN ME 04210

Account #: [REDACTED], Mark Bowen
Re: CASEMGMT- 7721

Dear Andrea Bopp Stark:

Green Tree Servicing LLC ("Green Tree") has completed a review of the above-referenced inquiry or dispute case number. Green Tree has determined the following:

After further research, we have determined that the additional fees assessed after the reinstatement payoff will be removed. At this time, we are in the process of removing the subsequent fees in question. Please continue to monitor Mr. Bowen's monthly billing statements for the adjustment. We apologize for any inconvenience this matter has caused.

As of today's date, the current unpaid principal balance is \$148,893.66 and the current escrow balance is -\$137.22. The account is next due \$930.67 for the September 1, 2015 payment. Enclosed is list of advances that have been set up on the account. Below is a list of late fees that have been assessed to the account. As of today's date the late fee balance due is \$0.00.

8/17/2013: \$24.19 (Waived)
9/17/2013: \$24.19 (Waived)
1/17/2014: \$12.51
2/17/2014: \$12.51
3/17/2014: \$12.51

If you or Mr. Bowen has any additional questions, please contact the single point of contact, Dino S. at 1-800-643-0202 extension 85393. You may also call us toll-free at 1-855-858-3873, Monday – Friday 8 a.m. to 4 p.m. MST.

Respectfully,

Green Tree

/jmp/44/

Advances

Description	Amount Paid	# of Scheduled Payments	First Payment Date	First Payments	Final Payment	Current Balance
Attorney Fee / Legal Costs	\$450.00	1	11/1/2051			\$0.00
Attorney Fee / Legal Costs	\$575.00	1	11/1/2051			\$0.00
Appraisal	\$15.00	1	11/1/2051			\$0.00
Appraisal	\$15.00	1	11/1/2051			\$0.00
Appraisal	\$15.00	1	11/1/2051			\$0.00
Title Fees	\$225.00	1	11/1/2051			\$0.00
Legal Costs / Court Costs	\$62.00	1	11/1/2051			\$0.00
Mailing Fees	\$5.59	1	11/1/2051			\$0.00
Mailing Fees	\$26.40	1	11/1/2051			\$0.00
Acquired Modified Principal	\$26,132.87	1	11/1/2051			\$0.00
Past Due Escrow	\$3,566.58	1	6/1/2014			\$0.00
Modified Interest	\$8,202.81	1	7/1/2013			\$0.00
Modified Principal	\$1,373.90	1	7/1/2013			\$0.00
Mailing Fees	\$5.59	1	11/1/2051			\$0.00
Mailing Fees	\$26.40	1	11/1/2051			\$0.00
Past Due Escrow	\$2,352.67	1	6/1/2053			\$0.00
Negative Escrow	\$31.99	1	6/1/2053			\$0.00
Legal / Foreclosure Costs	\$66.73	10	6/1/2014	\$6.67	\$6.70	\$0.00
Filing Fee	\$379.00	10	6/1/2014	\$37.90	\$37.90	\$0.00
Legal / Foreclosure Costs	\$350.00	10	6/1/2014	\$35.00	\$35.00	\$0.00
Modified Principal	\$65,309.66	1	6/1/2053			\$65,309.66
Attorney Fee	\$2,730.00	36	1/1/2015	\$75.83	\$75.95	\$0.00
Foreclosure Costs	\$14.03	10	2/1/2015	\$1.40	\$1.43	\$0.00
Foreclosure Costs	\$248.16	10	2/1/2015	\$24.81	\$24.87	\$0.00
Foreclosure Costs	\$83.00	10	2/1/2015	\$8.30	\$8.30	\$0.00
Attorney Fee	\$735.00	15	2/1/2015	\$49.00	\$49.00	\$0.00
Attorney Fee	\$350.00	10	2/1/2015	\$35.00	\$35.00	\$0.00
**Court Costs	\$7.00	10	7/1/2015	\$0.70	\$0.70	\$4.20
**Attorney Fee	\$350.00	10	7/1/2015	\$35.00	\$35.00	\$210.00

**(In process of being removed)